



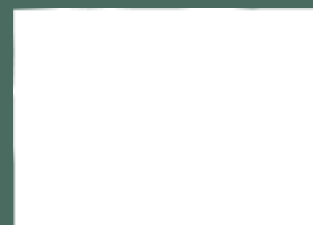
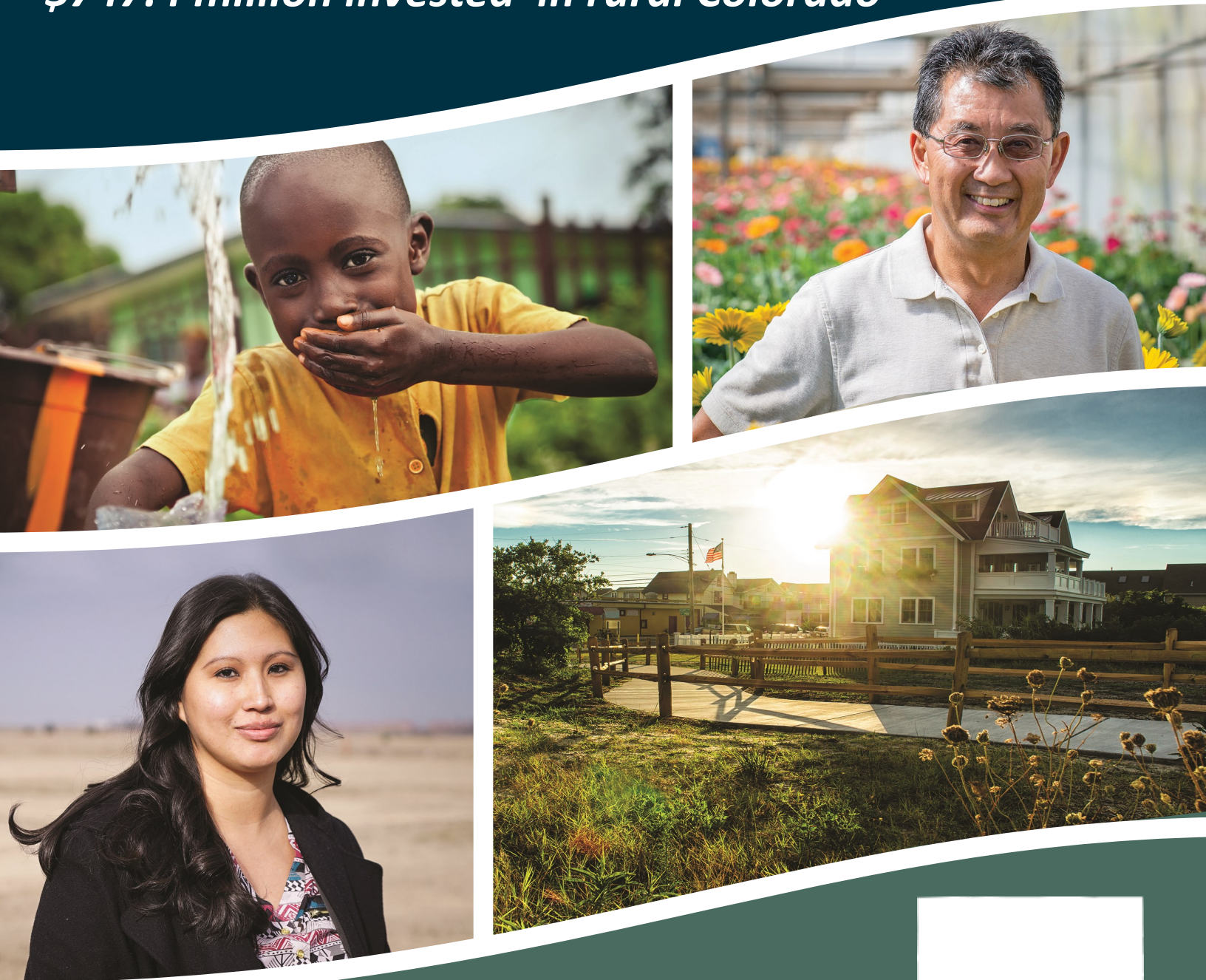
United States  
Department of  
Agriculture

Rural Development

# USDA Rural Development

## FY 2016 Progress Report

*\$747.4 million invested in rural Colorado*



Colorado 2016





# Rural Business and Cooperative Programs

USDA Rural Development invested \$40.2 million in Colorado's rural businesses in FY 2016, supporting 47 projects. Business and Cooperative Programs serve Colorado communities by creating new businesses, maintaining jobs, conducting feasibility studies, improving rural energy development, creating professional business plans, and increasing revenue for rural business, including agricultural enterprises.

## Business & Industry (B&I) Loan Guarantees

The B&I Guaranteed Loan program bolsters the existing private credit structure by guaranteeing loans for rural businesses, allowing private lenders to extend more credit. Under this program, USDA Rural Development provides guarantees on loans made by approved lenders that participate in the program. In FY 2016 11 loans were funded totaling \$37,691,289.

## Rural Business Development Grants (RBDG)

The RBDG program is a competitive grant program that provides targeted technical assistance, training and other services to help develop or expand small and emerging private businesses in rural areas. The businesses must have fewer than 50 employees and less than \$1 million in gross revenues. Grants are awarded to qualified organizations to carry out enterprise or opportunity-related projects to boost business development. In FY 2016, nine grants were funded totaling \$268,849.

## Intermediary Relending Program (IRP)

The IRP program provides low-interest loans to local intermediaries who then re-lend to businesses to support community development projects in rural areas. In FY 2016, two loans were funded totaling \$950,000.

## Rural Microentrepreneur Assistance Program (RMAP)

The RMAP program awards loans and grants to Microenterprise Development Organizations who then re-lend to very small rural businesses. This program also provides technical assistance and training and supports start-up or expansion of very small rural business ventures.

## Rural Economic Development Loans and Grants (REDLG)

The REDLG program finances economic development and job creation in rural areas. Under the program, USDA provides zero-interest loans and grants to local

utilities to establish revolving loan funds to support local business development projects. In FY 2016, two loans were funded totaling \$600,000, including a loan to the San Isabel Electric Association to help the La Veta Fire Protection District construct their new building. *Pictured below : representatives from the La Veta Fire Protection District and USDA Staff. the La Veta Fire Protection District and USDA Staff.*



## Rural Cooperative Development Grants (RCDG)

The RCDG program is a competitive grant program to start or run centers for cooperative development. These centers improve economic conditions in rural areas by helping individuals and businesses start, expand or improve rural cooperatives and other mutually-owned businesses. In FY 2016, one grant was funded totaling \$200,000.



# Rural Business and Cooperative Programs (continued)

renewable energy systems or make energy efficiency improvements. In FY 2016, 19 grants were funded totaling \$544,000.

facilities or to produce new energy from renewable biomass.

## Socially-Disadvantaged Groups Grants

The SDGG program provides technical assistance to socially-disadvantaged groups through cooperatives and cooperative development centers.

## Value Added Producer Grants (VAPG)

The VAPG program is a competitive grant program to help independent agricultural producers enter into activities that add value to their products through new processing and/or marketing opportunities. In FY 2016, four grants were funded totaling \$223,150.

## Rural Energy for America Program Loan Guarantees and Grants (REAP)

The REAP program provides loans and grants to agricultural producers and rural small businesses to

Pictured: Tony Dinger, owner of Wild West Wines and Spirit, Inc. in Del Norte, CO. Dinger was awarded a \$13,326 Renewable Energy Grant to make energy efficiency upgrades to their HVAC system and



purchase or install

## Rural Energy for America Program Audit and Development Grants

Grantees that receive assistance through this competitive REAP grant program help rural small businesses and agricultural producers by conducting and promoting energy audits, and providing renewable energy development assistance.

## Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program

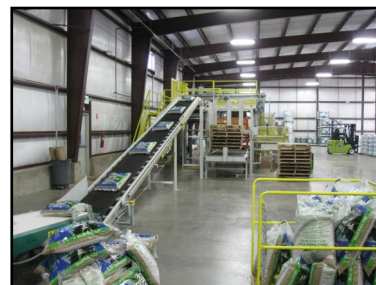
This program provides loan guarantees to develop, construct or retrofit commercial-scale bio-refineries so that they can implement new and emerging technologies to support the development of advanced biofuels, renewable chemicals and bio-based product manufacturing.

## Repowering Assistance Program

This program provides funding for up to 50 percent of the total eligible project costs for bio-refineries to install renewable biomass systems for heating and power at their

## Advanced Biofuel Payment Program

This program supports increased production of advanced biofuels



through payments to advanced biofuel producers for finished advanced biofuel products.

Colorado had two participants in this program in FY16, Confluence Energy in Kremmling, Colorado and Blue Sun Biodiesel in Golden, Colorado.

# Rural Business and Cooperative Programs Awards:

- Adams State University in Alamosa: \$15,600 Rural Business Opportunity Grant (RBOG) to complete a comprehensive study of the San Luis Valley's agricultural production to identify potential customers for Value-Added projects.
- Alamosa County Chamber of Commerce in Alamosa: \$16,340 Rural Business Enterprise Grant (RBEG) to provide technical assistance to 2 downtown businesses.
- Alpine Eye Clinic in Durango: \$11,402 Rural Energy for America Program Grant (REAP) to install a Roof Mounted Solar PV system to offset 113% of the buildings annual electrical needs. Installation of this system is anticipated to save enough energy to power 1.5 homes per year.
- American Grassfed Association in Denver: \$75,000 Rural Energy for America Program Grant (REAP) to a \$75,000 grant to develop a marketing plan and branding recognition for the group's 400 plus members that provide grass fed meats to the market.
- Artland LLC & Animas Entertainment Corp. in Durango: \$1,017,000 Business & Industry Guaranteed Loan for permanent financing for the construction of a multi-use building located in Durango, Colorado. This loan will enable the business to create one job and save six additional jobs.
- City of Florence: \$45,000 Rural Business Enterprise Grant (RBEG) to complete a comprehensive study of the viability of creating an industrial park within the City of Florence.
- Colorado Community Revitalization Association, dba Downtown Colorado Inc. in Denver: \$31,750 Rural Business Enterprise Grant (RBEG) for technical assistance and training to help rural businesses.
- Colorado Fun Valley, LLC in Southfork: \$4,360,000 Business & Industry Guaranteed Loan to purchase the existing Resort & RV Park which has 450 RV sites as well as lodging and rental accommodations. The business provides 40 jobs during the season, plus a full time manager.
- Colorado Lending Source in Denver: \$200,000 Intermediary Relending Program (IRP) Loan for a revolving loan program to re-lend to rural businesses and for rural community development projects.
- Del Norte Bank in Del Norte: \$4,436 Rural Energy for America Program (REAP) Grant to replace interior and exterior troffer lights with new LED lights. This energy efficiency measure will reduce the bank's electric consumption by 64% and is anticipated to save enough energy to power 1 home per year. They also received another \$46,450 REAP Grant to install a roof top solar energy system on their building.
- Ecosphere Environmental Services. Inc. in Durango: \$19,999 Rural Energy for America Program Grant (REAP) to install a Roof Mounted Solar PV system to help offset 53% of the buildings annual electrical needs. Installation of this system is anticipated to save enough energy to power 2.8 homes per year.
- First Southwest Community Fund in Durango: \$750,000 Intermediary Relending Program (IRP) Loan to use for a revolving loan fund to re-lend to rural businesses and for rural community development projects.

- Fremont County Economic Development Corp. in Canon City: \$27,849 Rural Business Enterprise Grant (RBEG) for a revolving loan fund to benefit small and emerging businesses in rural areas.
- Gervais & Associates in Durango: \$18,174 Rural Energy for America Program Grant (REAP) to install a roof Mounted Solar PV system that will offset 99% of the buildings annual electrical needs. Installation of this system is anticipated to save enough energy to power 3 homes per year.
- Grand County: \$26,710 Rural Business Enterprise Grant (REBG) to provide technical assistance for businesses in Grand County through the “Reinventing Business” boot-camp training.
- Hays Market of Berthoud, LLC in Berthoud: \$47,733 Rural Energy for America Program Grant (REAP) to make energy efficiency upgrades to the market’s refrigerators.
- Healdworks Inc in Del Norte: \$1,258,800 Business and Industry (B&I) Guaranteed Loan to consolidate outstanding debt, provide needed working capital and purchase additional storage containers at their Del Norte mini-storage location. Healdworks Inc sells and rents shipping containers for offsite and onsite use, ranging from extra storage to tiny houses. An additional B&I Loan for \$420,000 was also awarded to Healdworks Inc to construct a new ministorage facility in Alamosa, using shipping containers of various sizes.
- Heritage Dairy in Yuma: \$78,936 Rural Energy for America Program (REAP) Loan to install two wind turbines that will help offset 64% of the dairy’s annual electrical usage. These improvements are anticipated to save enough energy to power 55 homes per year.
- Hinsdale County: \$25,000 Rural Business Enterprise Grant (REBG) for a feasibility study to examine the best business uses of a county owned historical mining site.
- John G. Warner, dba Breckenridge Dental Group in Breckenridge: \$5,640 Rural Energy for America Program (REAP) Grant for energy efficiency improvements to an HVAC system which will reduce their annual energy needs by 12% a year.
- KW Farms in Alamosa: \$49,500 Value Added Producer Grant (VAPG) to cover processing, marketing, and delivery expenses related to grass-fed meat operations.
- Mary Ann Gaston in Norwood: \$5,640 Rural Energy for America Program (REAP) Grant to install a small solar PV system and a small hydro turbine. The systems will offset 54% of the farm operation’s annual electrical usage for center pivot irrigation. These improvements are anticipated to save enough energy to power 2 homes per year.

- The Monte Vista Potato Growers Coop Association: \$2,977,606 Business and Industry Guaranteed Loan to build a 17,000 square foot addition and to purchase more efficient equipment for their existing potato processing facility.
- North Fork Organics in Hotchkiss: \$17,951 Rural Energy for America Program (REAP) Grant to Install a grid tied Solar PV system. Installation of this system will replace 100% of the farm's electrical usage.
- Susan Raymond dba North Fork Animal Doctor in Hotchkiss: \$6,989 Rural Energy for America Program (REAP) Grant for a small hydro-system to power the veterinary practice and irrigation operations during the April to September irrigation season.
- Ortiz Properties, LLC in Pagosa Springs: \$270,000 Business and Industry Guaranteed Loan to purchase commercial real estate in Pagosa Springs.
- Pagosa Lodging, LLC in Pagosa Springs: \$4,058,338 Business and Industry Guaranteed Loan to refinance debt and for renovations of the Best Western Hotel. The loan will create 20 jobs and save five jobs.
- Park Farms in Kersey: \$20,000 Rural Energy for America Program (REAP) Grant to install a low head micro-hydro plant using irrigation water that flows through the farm as the hydro source to offset electricity consumption for the farm's irrigation system. This system will offset 100% of Park Farm's electrical needs for irrigation. Installation of this system is anticipated to save enough energy to power 4 homes per year.
- Provencher Sports in Durango: \$19,999 Rural Energy for America Program (REAP) Grant to install a Roof Mounted Solar PV system which will offset 88% of the buildings annual electrical needs. Installation of this system is anticipated to save enough energy to power 3 homes per year.
- Region 9 in Durango: \$60,000 Rural Business Enterprise Grant (RBEG) to support a regional accelerator program for small business creation and expansion in the five-county rural region of southwest Colorado.
- Rifle Hotels, LLC: \$7,280,000 Business and Industry Guaranteed Loan to purchase the Hampton Inn & Suites in Rifle, CO creating two jobs and saving 20.
- Rocky Mountain Farmers Union in Centennial: \$200,000 Rural Cooperative Development Grant (RCDG) to provide cooperative development and other services throughout its service area of Colorado, New Mexico and Wyoming. Project goals include business development, land access for beginning farmer cooperatives and cooperative education, and outreach and training.
- Rockwell Farm in Wray: \$4,749 Rural Energy for America Program (REAP) Grant to install a Variable Frequency Drive Motor to an existing center pivot irrigation system. This project is anticipated to save enough energy to power 2 homes per year.

- San Isabel Electric Association in Walsenburg: \$300,000 Rural Economic Development Loan (REDLG) Program which was re-loaned to the La Veta Fire Protection District's to help build a new facility in La Veta.
- Saguache County Sustainable Environment and Economic Development - ScSEED in Saguache: \$20,600 Rural Business Enterprise Grant (RBEG) for a Marketing Study to determine the best use of the historic Saguache Hotel.
- Snowy River Investments LLC in Durango: \$34,462 Rural Energy for America Program Grant (REAP) to install a rooftop solar system on their office building.
- Southeast Colorado Power Association in La Junta: \$300,000 Rural Economic Development Loan (REDLG) to assist with the rehabilitation of the Walsh Hospital District's HVAC and Nurse Call Center.
- Summit Entertainment of Northern Colorado, LLC in Windsor: \$11,233,027 Business and Industry Guaranteed Loan to refinance the entertainment center.
- Sweetgrass Cooperative in Westcliffe: \$49,000 Value Added Producer Grant (VAPG) to process up to 100 grass fed, organic cattle for their members. The grant will also help these members enter new markets in New Mexico and Colorado.
- Three Guy Farms, Inc. in Monte Vista: \$49,650 Value Added Producer Grant (VAPG) to market and process farm grown vegetables, pork, and eggs into sorbet waffles and ground meat.
- Wellington Hotels, LLC in Wellington: \$3,120,000 Business and Industry Guaranteed Loan to purchase the existing Days Inn Hotel.
- Wellington Toy Storage, LLC in Wellington: \$1,543,518 Business and Industry Guaranteed Loan to refinance the business and for two additional indoor storage facilities.
- West Elk Land and Hops in Paonia: \$4,335 Rural Energy for America Program Grant (REAP) to install a grid tied Solar PV system which will replace 55% of the farms electrical usage annually.
- White River Electric Association in Meeker: \$177,725 Rural Energy for America Program Grant (REAP) to install a hydro-turbine in Miller Creek ditch. The power generated from the system will be fed into the grid to help White River meet the needs of its electric customers.
- Wild West Wine & Spirits in Del Norte: \$13,326 Rural Energy for America Program Grant (REAP) for energy efficiency upgrades to an existing building, HVAC system and retail coolers which will reduce the business's annual energy consumption.



# Rural Housing Programs:

USDA Rural Development invested \$246 million in loans and grants to build, repair, rehabilitate, and purchase homes that ultimately improved the quality of life in rural Colorado. Rural Development provides funding for single-family homes, apartments for lower-income families or the elderly, and housing for farm laborers. In FY 2016, the agency obligated 85 direct loans and 1,175 guaranteed loans to finance homes for rural Colorado families.

## Single-Family Housing Direct Home Loans

This program helps very-low- and low-income individuals and families buy, build and improve homes in rural areas. Payment assistance—a type of subsidy—may be provided for very-low-income applicants, based on their adjusted household income, to help them afford the monthly mortgage loan payments. 85 loans were made in FY 2016 totaling \$13,566,235.

## Single-Family Housing Loan Guarantees

This program helps moderate-income individuals and families buy, build and improve homes in rural areas. USDA Rural Development provides guarantees on loans made by approved lenders that participate in the program. 1175 loans were made totaling \$231,460,175 in FY 2016.

## Single-Family Housing Repair Loans and Grants

This program helps very-low-income rural individuals and families repair, improve or modernize their homes. Grants are provided to elderly very-low-income homeowners to remediate health and safety hazards in their homes. 17 loans and grants were made in FY 2016 totaling \$125,418.

## Mutual Self-Help Housing Technical Assistance Grants

This program provides grants on a competitive basis to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very-low- and low-income individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project. In FY 2016, one grant was awarded totaling \$600,000 to Community Resources & Housing Development Corporation (CRHDC).



Pictured: (top) New homeowners Alan and Adrian Lambertson were able to purchase the home that Alan grew up in using RD's guarantee loan program.

(bottom) Recognizing Major Mortgage in Grand Junction as the top lender in Mesa County in FY 2016. From left to right: Tor Haywood, President; Scott Wilson, RD Single Family Housing Director; and Dave Shepard, Sr. Loan Originator.

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### **Multi-Family Housing Direct Loans**

This program provides competitive financing to construct or renovate affordable multi-family rental housing for low-income, elderly, or disabled individuals and families in eligible rural areas. In FY 2016, one grant was awarded totaling \$1,062,500 for repair and revitalization of the Southfork Apartments in Southfork, Colorado.

### **Rental Assistance**

Rental Assistance payments may be made to owners of USDA Rural Development-financed rural rental housing or farm labor housing apartment complexes on behalf of low-income tenants who are unable to pay market-rate rent to help them meet their monthly rent payments. In FY 2016, \$15,425,627 in payments were made to 127 borrowers.

### **Multi-Family Housing Loan Guarantees**

The program provides financing to construct or renovate affordable multi-family rental housing for low-to moderate-income individuals and families in eligible rural areas. Under the program, USDA Rural Development provides guarantees on loans made by approved lenders that participate in the program.

### **Housing Preservation Grants**

HPG grants are provided to sponsoring organizations to repair or rehabilitate housing occupied by very-low- and low-income people in rural areas. In FY 2016, one grant was awarded to the Northwest Colorado Council of Governments for \$20,500.

### **Farm Labor Housing Loans and Grants**

This program provides financing to develop affordable multi-family rental housing for year-round and migrant or seasonal domestic farm laborers and their families.

# Community Facilities Programs

During FY 2016, USDA Rural Development invested nearly \$33 million in rural Colorado through community facilities loans and grants. The 28 projects, including funding for schools and fire safety equipment, was used to benefit thousands of rural Colorado residents. Community Facilities programs help build, expand, rehabilitate, purchase, and support the development of police and emergency fire stations and equipment, museums, child care centers, hospitals, clinics, schools, and more.

## Community Facilities Loans and Grants

This program provides direct loans, loan guarantees and grants to qualified organizations to develop, build and equip essential community facilities in rural areas. Examples of essential facilities include public safety, fire and rescue and telecommunications buildings, schools, libraries, hospitals and health care clinics. In FY 2016, nine grants were funded totaling \$268,849.

## Rural Community Development Initiative Grants

RCDI grants are provided to help nonprofit housing and community development organizations support housing, community facilities and community and economic development projects in rural areas. In FY 2016, two grants were funded totaling \$137,703.



Pictured from top to bottom: Grand opening of Castle Peaks Assisted Living Facility in Eagle, CO. Opening of the new welcome center at the Wild Animal Sanctuary in Keenesburg. During the event, the new 1.5-mile walkway addition was officially measured by GUINNESS WORLD RECORDS® and received the title for world's Longest Footbridge. Two Peaks Fitness Center in La Veta, CO.



# Community Facilities Programs Awards:

- Children's Rocky Mountain School in Carbondale: \$513,000 Community Facilities Direct Loan to purchase and remodel an existing building to be used for a preschool facility.
- Colorado Community Revitalization dba Downtown Colorado Inc., in Denver: \$76,945 Rural Community Development Initiative (RCDI) Grant to assist the Towns of Center and Parachute and the Cities of La Junta, Monte Vista, and Walsenburg in building the capacity of their local governments
- Community Resource in Denver: \$60,758 Rural Community Development Initiative Grant (RCDI) to provide technical assistance to non profits in various locations throughout the San Luis Valley (counties include: Alamosa, Costilla, Mineral and Rio Grande).
- Conejos Library District in La Jara: \$18,700 Community Facilities Grant to purchase computers, printers, copy machine, and library furniture for the District's newest branch in Capulin.
- Converge Day Treatment in Fort Morgan: \$24,200 Community Facilities Grant for the purchase of two transportation vans for students/clients on educational and therapeutic visits. The Center serves children ages 5-12 with emotional disabilities or autism spectrum disorders in NE Colorado.
- Custer County: \$5,000 Community Facilities Grant to make ADA compliant improvements at the Senior Center in Westcliffe. The Center serves the Silver Cliff community and surrounding areas of Custer County by providing meals and other activities for senior citizens and the general public.
- Delta Fire Protection District in Delta: \$14,200 Community Facilities Grant to purchase a Utility Task Vehicle (UTV) and transport trailer to be used for wildland fire suppression and backcountry rescues.
- Dolores County: \$11,700 Community Facilities Grant to purchase a new Hobart 12 qt. kitchen mixer to improve the quality of the meals provided at the senior center in Dove Creek. Some of the funds will also be used to purchase carports to shelter their transportation vans.
- Eben-Ezer Lutheran Care Center in Brush: \$11,800 Community Facilities Grant to purchase 20 units of Lifeline equipment for the center.
- First Southwest Bank in Cortez: \$5,000,000 Relending Program Loan for a revolving loan fund.
- Habitat for Humanity of Roaring Fork in Glenwood Springs: \$6,910,000 Community Facilities Direct Loan to construct a new ReStore.
- Haven House in Montrose: \$23,500 Community Facilities Grant to provide equipment and furnishings for a transitional living facility to support its mission of restoring the homeless to self-sufficient living.
- La Veta Fire Protection District: \$31,500 Community Facility Grant to purchase a Self-Containing Breathing Apparatus (SCBA) that will allow the District to fill breathable air canisters on-site.

<ul style="list-style-type: none"> <li>• La Veta School District RE-2 in La Veta: \$25,000 Community Facilities Grant to purchase a 14 passenger bus.</li> </ul>
<ul style="list-style-type: none"> <li>• Memorial Hospital—Craig: \$7,000,000 Community Facilities Guaranteed Loan to purchase the existing leasehold interest in the hospital's facilities. The project includes a 25 bed critical access hospital and clinics located in Craig. Services include inpatient, outpatient and emergency care for Moffat County area and several outlying areas of WY &amp; UT.</li> </ul>
<ul style="list-style-type: none"> <li>• Mt. Valley School in Saguache: \$7,600 Community Facilities Grant to purchase educational equipment for the school's Geodesic Dome. The dome is utilized to provide horticulture and food sustainability instruction for students.</li> </ul>
<ul style="list-style-type: none"> <li>• North Fork Ambulance in Hotchkiss: \$34,300 Community Facilities Grant to purchase three emergency response vehicles that will be equipped to perform advance cardiac and trauma life support with trained ALS (Advanced Life Support) responders.</li> </ul>
<ul style="list-style-type: none"> <li>• Rocky Mountain Fire Prevention in Antonito: \$6,200 Community Facilities Grant to purchase radio equipment for the volunteer fire department.</li> </ul>
<ul style="list-style-type: none"> <li>• St. Vincent General Hospital in Leadville: \$4,510,000 Community Facilities Guaranteed Loan to build a new one-story hospital adjacent to the existing hospital. The new facility will include inpatient emergency, patient care, imaging, lab, pharmacy, physical therapy, and outpatient clinics.</li> </ul>
<ul style="list-style-type: none"> <li>• Town of Empire: \$24,500 Community Facilities Grant to purchase a new backhoe for the town's public works department.</li> </ul>
<ul style="list-style-type: none"> <li>• Two Peaks Fitness in La Veta: \$25,000 Community Facilities Grant to purchase fitness equipment for the fitness center.</li> </ul>
<ul style="list-style-type: none"> <li>• Upper Pine River Fire Protection District in Bayfield: \$12,300 Community Facilities Grant to refurbish their front line ambulance.</li> </ul>
<ul style="list-style-type: none"> <li>• Valley Citizens Foundation, dba Rio Grande Hospital in Del Norte: \$7,000,000 Community Facilities Guaranteed Loan to construct new building space and renovate existing space. The additions include connecting the hospital to the clinic and adding an administrative wing, the emergency department and the receiving area. The Hospital serves the surrounding rural communities and Towns of Del Norte, Center, Monte Vista, Creede and South Fork.</li> </ul>
<ul style="list-style-type: none"> <li>• West End Economic Development in Naturita: \$18,400 Community Facilities Grant to provide equipment for a community kitchen. The kitchen will provide a low cost space for the establishment and growth of local food-based businesses requiring a commercial facility to produce foods.</li> </ul>
<ul style="list-style-type: none"> <li>• Wild Animal Sanctuary in Keenesburg: \$1,500,000 Community Facilities Guaranteed Loan to construct an elevated walkway and additions to the Sanctuary's Welcome Center.</li> </ul>
<ul style="list-style-type: none"> <li>• Wiley School District: \$27,500 Community Facilities Grant to replace lockers at the school.</li> </ul>
<ul style="list-style-type: none"> <li>• Wray Community Hospital District: \$20,000 Community Facilities Grant to purchase orthopedic video camera and light source equipment for the hospital.</li> </ul>

# Rural Utilities Programs

USDA Rural Development invested \$406.5 million during FY 2016 in 22 infrastructure projects to provide reliable and clean drinking water, waste treatment systems, electric power, and telecommunications services in rural communities in Colorado.

## Electric Infrastructure Loans

This program provides insured loans and loan guarantees to qualified utility providers to finance construction of electric generation, transmission and distribution facilities and system improvements in rural areas. Funds may be used for demand-side management, energy conservation programs, and on-grid and off-grid renewable energy systems. In FY 2016, two loans were funded totaling \$395,866,000 to Sangre de Cristo Electric Association, Inc. and CoBank.

## Energy Efficiency and Conservation Loans

This program provides loans to USDA electric loan borrowers for energy audits and energy efficiency upgrades that enable the electric utilities to implement energy efficiency service improvements on behalf of their customers. Funds may be used for weatherization, HVAC improvements, high efficiency lighting and conversions to more efficient or renewable energy sources, such as consumer-scale solar power and ground-source heat pumps.

## Telecommunications Infrastructure Loans

This program provides financing to construct, maintain, improve and expand telephone and broadband services in rural areas. In FY 2016, one loan was funded totaling \$183,597.

## Broadband Direct Loans and Loan Guarantees

This program provides funds to qualified providers to construct, improve or acquire facilities and equipment needed to implement broadband service in eligible rural areas.

## Distance Learning and Telemedicine Grants

DLT grants help rural communities use the unique capabilities of telecommunications to connect to each other and overcome the effects of remoteness and low population density. For example, this program finances telecommunications equipment and systems that can link teachers and medical service providers in one area to students and patients in another remote location. In FY 2016, one grant was funded totaling \$183,597 to South Central Board of Cooperative Educational Services (SC BOCES), headquartered in Pueblo West. The grant will help in the development of an advanced distance learning and tele-therapy network between 11 school districts and the SC BOCES main office hub. This service will provide expanded learning opportunities and mental health services that might otherwise be unavailable for 3,500 students.

## Community Connect Grants

Community Connect grants help deploy broadband service in rural communities where it is not yet economically viable for private sector providers to deliver broadband. Projects funded through the program include community centers that offer free public access to broadband for two years.



# Rural Utilities Programs (continued)

## Water and Waste Disposal Program

This program provides affordable direct loans, loan guarantees and grants to build, repair or improve public water systems and waste collection systems in rural areas. In FY 2016, 13 loans and six grants were funded totaling \$10,457,955.



Pictured: Representatives from the Town of Del Norte joined USDA Staff at an award presentation for their Water Project.

## Solid Waste Management Grants

This program provides technical assistance and training grants to those who operate or maintain landfills to help reduce or eliminate pollution of water resources in rural areas.

## Circuit Rider Program

This program provides grants for technical assistance and training to rural water systems experiencing difficulties with day-to-day operations, finances or management.



USDA Rural Development is committed to helping improve the economy and quality of life for tribes, tribal communities, tribal members, and native peoples in rural America. The Ute Mountain Ute Tribe in Towaoc, Colorado and White Mesa, Utah identified a number of water and waste water challenges in their communities and approached Rural Development for assistance. Working with tribal leaders and other key stakeholders, Rural Development provided the Tribe with two WEP Grants totaling \$5,484,000 to improve water circulation, eliminate or minimize stagnate water conditions and improve system flow conditions to meet high demand requirements such as fire flow conditions. In addition, all fire hydrants will be replaced and upgraded to meet the current National Fire Code Standards. The waste water project will expand services to Tribal members who are not currently being served and to meet future needs as the community grows and expands.

Pictured are photos from the Groundbreaking Celebration in Towaoc, Colorado in August 2016.

# Rural Utilities Programs Awards:

- County of Alamosa on behalf of Mosca: \$814,000 Water and Environmental Program Loan and Grant to replace septic tanks and install a gravity wastewater collection system to serve the Town of Mosca.
- Round Mountain Water Sewer District in Westcliffe: \$16,000 Special Evaluation Assistance for Rural Communities and Households (SEARCH) Grant to assist Westcliffe and Silver Cliff procure preliminary engineering and environmental reports.
- Town of Crook: \$1,302,000 Water and Environmental Program Loan and Grant to rehabilitate their aging wastewater collection system by re-lining all manholes and sewer.
- Town of Estes Park: \$1,187,000 Water and Environmental Program Loan and Grant to construct a functional replacement of the Park Entrance Mutual Pipeline and Water Company's aging drinking water distribution system. This will allow the water company to tie into the Town of Estes Park's water system.
- Town of Fleming: \$28,500 Pre-development Planning Grant to develop a preliminary engineering report for the town's waste water facility and sewer project.
- Town of Galeton: \$30,000 Special Evaluation Assistance for Rural Communities and Households Grant (SEARCH) to help with pre-development costs for their waste water facility.
- Town of Iliff: \$414,000 and \$836,500 Water and Environmental Program Loan and Grant to upgrade the town's wastewater treatment facility.
- South Central Board of Cooperative Educational Services (SCBOCES) in Pueblo: \$183,597 Distance Learning and Telemedicine (DLT) Grant to develop a distance learning and tele-therapy network between SC-BOCES, 12 elementary, junior and senior high schools, and 2 county administration offices. This project will benefit approximately 3500 students a year.
- Ute Mountain Ute Tribe in Towaoc: \$1,936,000 Water and Environmental Program Grant for line replacement and upgrades to existing lagoons for the Towaoc waste water treatment facility.
- Ute Mountain Ute Tribe in Towaoc: \$3,548,000 Water and Environmental Program Grant for water line replacement and upgrades to the existing distribution system on the reservation including new water meters for Towaoc.
- Town of Walsenburg: \$131,000 Water and Environmental Program Loan and Grant for cost overruns for the new sewage collection site.

# State Success Story



The new Centennial Mental Health Facility in Fort Morgan, CO.

## Centennial Mental Health Is Moving Lives Forward

According to a government mental health study, in 2014, two-thirds of Colorado teens dealing with clinical depression had gone untreated for the previous 12 months. Executives at the Centennial Mental Health Center recognized their Fort Morgan, CO, facility was unable to support the increasing need for client services. Centennial, which serves a 10-county rural area in northeastern Colorado, approached USDA Rural Development to find a long-term solution to the increasing patient load.

Working with USDA Rural Development, Centennial Mental Health Center secured a \$4.2 million Community Facilities loan to finance the bulk of their new 17,655-square-foot care facility in Fort Morgan. Using USDA funds along with locally raised donations and philanthropic gifts for construction of the nearly \$6 million project, the new facility includes 33 clinical provider offices, group/conference rooms, administrative and support staff offices, reception offices and waiting rooms, testing rooms, examination and consult rooms, a video conference/telehealth room, and much-needed storage. The expanded location allows Centennial to better focus on its mission of providing the highest quality comprehensive mental health services while preserving human dignity, self-respect, and client

rights. The new building will also allow room for future growth to accommodate the growing demand for services in that area.



Logan and Sierra Daniel, recent homeowners in Burlington.

## Making a house, a home.

Working with certified lenders, USDA's guaranteed housing loan program is an ideal option for rural borrowers. One of those lenders is Equitable Savings and Loan, who has been making USDA guaranteed loans since the program began 25 years ago. Logan and Sierra Daniel of Burlington, Colorado turned to Equitable when they began their housing search earlier this year in the Burlington area. Working with Jane Winslow from Equitable Savings and Loan, the Daniel's were able to find a home and close within 90 days. "This was a very easy process and definitely worth our time" said Logan Daniel. "We couldn't be happier with our purchase and we look forward to many happy years in this home," said Daniel.



# State Success Story



Grand Opening Ribbon Cutting at Sol Naciente in Fort Morgan, CO.

## A Place to Call Home

Sol Naciente is a 50 unit farm labor housing complex financed by USDA Rural Development in Fort Morgan that opened in June 2016, just one year after breaking ground in 2015. The complex is designed to accommodate single workers as well as families and includes two, three and four bedroom units as well as a gathering room and laundry facilities. It's important that our nation's farmworkers and their families have a safe and affordable place to call home and this complex showcases USDA's commitment to the health and vitality of rural communities and agriculture. This project was financed with a \$2 million loan and \$1 million grant from USDA as well as funding from a variety of partners, including Community Resources & Housing Development Corporation (CRHDC), Colorado Housing Finance Authority, and the Colorado Division of Housing and NeighborWorks America.



Pictured: Chuck Heald and WHO, Del Norte Bank at Healdworks, Inc.

## BRANCHING OUT

When Chuck Heald started Healdworks, Inc. in 2000, he specialized in supplying truck and trailer performance upgrades to customers around the world. Since that time he has branched out into other ventures, including the self-storage business. In addition to owning and managing a traditional self-storage facility located in Del Norte, Healdworks also sells and rents customized shipping containers to customers looking for additional storage, living and business space. Options range from a subdivided storage container to a multi-container "tiny house".

Most recently, they have expanded their operation to Alamosa, Colorado and are building a self-storage facility using only shipping containers. In FY 2016, USDA RD guaranteed two Business and Industry Guaranteed Loans were made by Del Norte Bank to Healdworks, Inc. totaling \$1,678,800 to help the company expand their business and purchase more shipping containers.

# Colorado Funding 2009—2016:

	2009 - 2014		2015		2016		Total Amount	Total Award
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD		
B&I	\$112,623,304	40	\$1,771,100	2	\$37,691,289	11	\$152,085,693	53
IRP	\$2,798,296	7	\$1,000,000	1	\$950,000	2	\$4,748,296	10
Renewable Energy	\$3,762,705	96	\$794,364	28	\$551,394	21	\$5,108,463	145
Business Grants	\$2,446,360	52	\$246,000	8	\$268,849	9	\$2,961,209	69
REDLG	\$2,610,000	5	\$0	0	\$600,000	2	\$3,210,000	7
VAPG	\$1,629,714	14	\$0	0	\$223,150	4	\$1,852,864	18
SFH Direct	\$116,853,956	833	\$19,777,103	130	\$13,566,235	85	\$150,197,294	1,048
SFH Guaranteed	\$1,554,039,091	8,884	\$306,930,684	1,597	\$231,460,715	1,175	\$2,092,430,490	11,656
SFH Repairs	\$1,825,219	270	\$260,295	31	\$125,418	17	\$2,210,932	318
SFH Self-Help Grants	\$4,171,750	8	\$1,115,880	3	\$600,000	1	\$5,887,630	12
MFH Direct	\$3,163,799	5	\$0	0	\$1,062,500	1	\$4,226,299	6
MFH Guaranteed	\$2,004,874	2	\$0	0	\$0	0	\$2,004,874	2
Farm Labor Housing	\$8,424,076	6	\$0	0	\$0	0	\$8,424,076	6
Rental Assistance	\$65,160,432	592	\$11,963,200	111	\$15,425,627	127	\$92,549,259	830
CF Direct	\$43,977,733	35	\$25,871,748	7	\$12,423,000	3	\$82,272,481	45
CF Guaranteed	\$2,674,837	3	\$5,750,000	1	\$25,210,000	5	\$33,634,837	9
CF Grants	\$4,439,687	133	\$846,839	19	\$496,703	23	\$5,783,229	175
WWD Direct	\$54,827,300	38	\$4,479,000	1	\$1,573,000	6	\$60,879,300	45
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$22,543,636	48	\$3,239,236	7	\$8,884,955	13	\$34,667,827	68
Telecom	\$85,772,405	29	\$259,428	1	\$183,597	1	\$86,215,430	31
Electric	\$1,763,441,000	32	\$260,849,000	2	\$395,866,000	2	\$2,420,156,000	36
All Other Programs	\$3,168,101	30	\$274,216	9	\$241,191	7	\$3,683,508	46
	\$3,862,358,275	11,162	\$645,428,093	1,958	\$747,403,624	1,515	\$5,255,189,992	14,635

## Summary of USDA Rural Development Major Programs

# Rural Housing Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<b>Single-Family Housing Direct Loans (including Self-Help Loans)</b>	Safe, well-built, affordable homes for very-low- and low-income rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
<b>Single-Family Housing Loan Guarantees</b>	To assist low- to moderate-income applicants/ households in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30-year, fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value plus the amount of the up-front guarantee fee being financed.
<b>Single-Family Housing Repair Loans and Grants</b>	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterize, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very-low-income applicants 62 years or older unable to pay 1% loan.
<b>Self-Help Housing Technical Assistance Grants</b>	Assist lower income families in building their own homes.	Nonprofits and public bodies.	Technical assistance to help small groups of families to build each other's homes.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
<b>Rural Rental Housing Direct Loans</b>	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (nonprofits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
<b>Rural Rental Housing Loan Guarantees</b>	Provides guarantees on loans to build or preserve affordable housing for very-low- to moderate-income tenants.	For profit and non-profit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
<b>Housing Preservation Grants</b>	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and nonprofit organizations.	To operate a program that finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
<b>Farm Labor Housing Loans and Grants</b>	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private nonprofit organizations.	New construction or substantial rehabilitation of rental housing.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
<b>Community Facilities Loans and Grants</b>	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, nonprofits, and Federally recognized tribes.	Construct, enlarge, or otherwise improve essential community facilities, such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other healthcare facilities, etc.	City, town, or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.
<b>Rural Community Development Initiative</b>	To facilitate housing, community facility, and community and economic development projects.	Private nonprofit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of awardees to carry out needed projects.	City, town, or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.



# Rural Business-Cooperative Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<b>Business and Industry Loan Guarantees</b>	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lenders/Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
<b>Rural Business Development Grants</b>	Help startup or expand small and emerging private businesses and/or non-profits in rural communities. <b>Note:</b> This program, created through the 2014 Farm Bill, combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs.	Public bodies, government entities, nonprofit entities, and Federally recognized tribes.	Acquire or develop land, buildings, plants and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; establish revolving loan funds; and support rural distance learning programs that provide educational or job training.	All areas rural in character except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis.
<b>Intermediary Relending Program Loans</b>	Establish revolving funds for business facilities and community development projects.	Public bodies, nonprofit corporations, Native American tribes, and cooperatives.	Community development projects, establish or expand businesses, create or save rural jobs.	Rural areas and incorporated places with populations of less than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
<b>Rural Microentrepreneur Assistance Program</b>	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
<b>Rural Economic Development Loans and Grants</b>	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority for places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or nonprofit businesses and public bodies. Loans are 0% for 10 years.
<b>Rural Cooperative Development Grants</b>	Establish/operate centers for cooperative development.	Nonprofits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
<b>Socially Disadvantaged Groups Grants</b>	Provides funds to eligible co-ops or co-op associations, or co-op development centers to provide technical assistance to small, socially disadvantaged groups in rural areas. <b>Note:</b> formerly known as the Small, Socially Disadvantaged Producer	Cooperatives and co-op development centers that serve socially disadvantaged groups where a majority of the board of directors or governing board is comprised of individuals who are members of socially disadvantaged groups.	Technical assistance.	All areas, except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.

# Rural Business-Cooperative Service

(continued)

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<b>Value-Added Producer Grants</b>	Help independent agricultural producers enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, and majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
<b>Rural Energy for America Program (REAP) Loan Guarantees and Grants</b>	Provide assistance for energy efficiency improvements or purchase a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy systems, land acquisition, and working capital.	Cities, towns, unincorporated areas with populations less than 50,000. Population limits do not apply to agricultural producers.	Loan guarantee and/or grant.	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
<b>REAP Audit/ Development Grants</b>	Provide grant to entity to pass through to a small business or agricultural producer for 75% of the cost of an energy audit or renewable energy development	State, tribal, or local government institutions of higher education; rural electric cooperatives; or public power entities.	\$100,000 grant to entities, smaller ones to small business and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with populations less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
<b>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees</b>	Provide loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities using eligible technology for the development of advanced biofuels. <b>Note:</b> The program was formerly known as the Biorefinery Assistance	Individuals; Indian tribes; State or local governments; corporations; farm cooperatives; associations of agricultural producers; national laboratories; higher learning institutions; rural electric co-ops; public power entities; or consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.
<b>Repowering Assistance Program</b>	Provide payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.
<b>Advanced Biofuel Payment Program</b>	Provide payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-commercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as eligible banks, etc. For revolving funds (RMAP, IRP, and REDLG), intermediaries apply to Rural Development, others to the intermediaries.

# Rural Utilities Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Indian tribes and nonprofit corporations.	Build, repair, and improve public water systems and waste collection and treatment systems.	Rural areas and towns with up to 10,000 in population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public entities, Indian tribes and nonprofit corporations.	Construct, repair, and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas and towns with up to 10,000 in population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private nonprofit organizations, Indian tribes, and academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and towns with up to 10,000 in population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
Technical Assistance/ Training/Circuit Rider	Provide technical assistance and training.	Public, private, and nonprofit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 in population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Rural Broadband Direct Loans and Loan Guarantees	Deployment of broadband service to eligible rural communities. <b>Note:</b> The 2014 Farm Bill revised program provisions. An interim rule was published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Funds to construct, improve, and acquire facilities and equipment to provide broadband service in eligible rural communities.	Rural areas. Refer to the rule for specific definition and population limits.	Minimum and maximum loan amounts published annually in the Federal Register.	Refer to the rule for loan terms and conditions.
Electric and Telecommunications Loans	Help rural communities obtain affordable, high-quality electric and telecommunications services.	Nonprofit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities, and distribution of electric power, including alternative, renewable, conservation, and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas or cities with populations under 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7 CFR 1714. Contact RUS at <a href="http://www.rd.usda.gov">www.rd.usda.gov</a> or 1 (800) 670-6553.
Distance Learning and Telemedicine	Develop and deploy advanced telecommunication services throughout rural America to improve education and healthcare.	Incorporated entities, including municipalities, for-profit, and nonprofit corporations that operate rural schools, libraries, healthcare clinics, and other educational or healthcare facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.
Community Connect Grants	Provide public access to broadband in otherwise unserved communities.	Public bodies, tribes, cooperatives, nonprofits, limited dividend or mutual associations; corporations, and other legally organized entities.	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	A single community, outside incorporated or unincorporated cities, with a population over 20,000 and that does not have broadband.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in Notices of Funding Availability and may vary.

**Electric and Telecom Programs: Contact the Rural Utilities Service Administrator; Water Programs: Contact the Rural Development State Office. CFR refers to Code of Federal Regulations.**



# Colorado Rural Development Office Locations

[www.rd.usda.gov/co](http://www.rd.usda.gov/co)



United States  
Department of  
Agriculture

## Rural Development

Denver State Office  
Denver Federal Center  
Building 56, Room 2300  
P.O. Box 25426  
Denver, CO 80225-0426  
Phone: (720) 544-2903

Alamosa Area Office  
101 S. Craft Drive  
Alamosa, CO 81101  
Office (719) 589-5661x4

Delta Area Office  
690 Industrial Blvd.  
Delta, CO 81416  
Office (970) 874-5735 x4

Cortez Local Office  
628 W. 5th Street  
Cortez, CO 81321  
Office (970) 565-9045 x4

Las Animas Area Office  
760 Bent Ave  
Las Animas, CO 81054  
Office (719) 456-0120 x4

Craig Local Office  
145 Commerce Street  
Craig, CO 81625  
Office (970) 824-3476 x4

Wray Area Office  
247 N Clay, Suite 2  
Wray, CO 80758  
Office (970) 332-3107 x4

December 2016

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(1) mail: U.S. Department of Agriculture,